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PAGES (INCLUDING COVER): 26
ORIGINAL TO FOLLOW IN MAIL: ☐ Yes ☒ No

FROM NAME: Nancy J. Flint
 DIRECT DIAL: 305 810 2522

MESSAGE In re Application Of: Acharya et. al. Examiner: E. Colbert
 Application No.: 09/506,434 Art Unit: 3624
 Filed: February 18, 2000 Docket No.: 47004.000059
 Title: System and Method For Electronic Deposit of Third Party Checks By
 Non-Commercial Banking Customers From Remote Locations

In accordance with 37 CFR 1.8, I hereby certify that the attached correspondence entitled:

1. Amendment and Response to Office Action dated April 2, 2007

is being facsimile transmitted to the U.S. Patent and Trademark Office on June 15, 2007.

Signature: 
Typed or Printed Name of Person Signing Certificate: Nancy J. Flint/ Reg. No. 46,704

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DATE: June 15, 2007
CLIENT/MATTER NAME AND NO.: JP Morgan Chase Bank/47004.000059

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE JUN 15 2007

Application Number : 09/506,434 Confirmation No.: 8248
Applicant : Ravi Acharya et. al.
Filed : February 18, 2000
Title : System and Method for Electronic Deposit of Third Party Checks By
Non-Commercial Banking Customers From Remote Locations
TC/Art Unit : 3694
Examiner: : Ella Colbert

Docket No. : 47004.000059
Customer No. : 21967

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE PURSUANT TO 37 C.F.R. § 1.111(a)

Sir:

Applicants hereby submit this Amendment and Response Pursuant to 37 C.F.R. § 1.111(a) ("Response") in response to the Office Action dated April 2, 2007 ("Office Action") and request that the application be re-examined in light of the amendments and remarks made herein.

Amendments to the claims begin on page 2 of this Response.

Remarks begin on page 13 of this Response.